

CLAIMS

I CLAIM:

1. A system for obtaining credit history information of a person via a telephone network comprising in combination:
 - (a) an automated call handler coupled to the telephone network and capable of receiving a request for credit history information from a caller via the telephone network, querying the caller for details about the request, accessing the requested credit history information, and providing the requested credit history information to the caller in accordance with the request;
 - (b) an audio controller capable of providing outgoing audio messages from the call handler to the caller via the telephone network; and
 - (c) a gateway terminal coupled to the automated call handler and having a searchable database having stored therein credit history information.
2. The system of claim 1, further comprising:
 - (d) a plurality of modems for converting a dual-tone multi-frequency (DTMF) signal into at least one digit.
3. The system of claim 1, wherein the gateway terminal further has a security

checker for ensuring access to the searchable database by authorized callers.

4. The system of claim 2, wherein the gateway terminal further has a data analyzer for converting the digits into at least one American Standard Code for Information Interchange (ASCII) character.
5. The system of claim 1, wherein the gateway terminal further has a data search handler for searching the database based on the request provided by the caller.
6. The system of claim 1, wherein the call handler is capable of faxing the credit history information to the caller.
7. The system of claim 1, wherein the call handler mails the credit history information to the caller.
8. The system of claim 1, wherein the call handler e-mails the credit history information to the caller.
9. A system for obtaining book availability information via a telephone network comprising in combination:
 - (a) an automated call handler coupled to the telephone network and capable of

004737850260

receiving a request for book availability information from a caller via the telephone network, querying the caller for details about the request, accessing the requested book availability information, and providing the requested book availability information to the caller in accordance with the request;

- (b) an audio controller capable of providing outgoing audio messages from the call handler to the caller via the telephone network; and
- (c) a gateway terminal coupled to the automated call handler and having a searchable database having stored therein book availability information.

10. The system of claim 9, further comprising:
 - (d) a plurality of modems for converting a dual-tone multi-frequency (DTMF) signal into at least one digit.
11. The system of claim 9, wherein the gateway terminal further has a security checker for ensuring access to the searchable database by authorized callers.
12. The system of claim 10, wherein the gateway terminal further has a data analyzer for converting the digits into at least one American Standard Code for Information Interchange (ASCII) character.

13. The system of claim 9, wherein the gateway terminal further has a data search handler for searching the database based on the request provided by the caller.
14. The system of claim 9, wherein the audio controller converts the book availability information into an audio response and the call handler provides the audio response to the caller.
15. A system for obtaining address information of an entity via a telephone network comprising in combination:
 - (a) an automated call handler coupled to the telephone network and capable of receiving a request for address information from a caller via the telephone network, querying the caller for details about the request, accessing the requested address information, and providing the requested address information to the caller in accordance with the request;
 - (b) an audio controller capable of providing outgoing audio messages from the call handler to the caller via the telephone network; and
 - (c) a gateway terminal coupled to the automated call handler and having a searchable database having stored therein address information.
16. The system of claim 15, further comprising:
 - (d) a plurality of modems for converting a dual-tone multi-frequency (DTMF)

signal into at least on digit.

17. The system of claim 15, wherein the gateway terminal further has a security checker for ensuring access to the searchable database by authorized callers.
18. The system of claim 16, wherein the gateway terminal further has a data analyzer for converting the digits into at least one American Standard Code for Information Interchange (ASCII) character.
19. The system of claim 15, wherein the gateway terminal further has a data search handler for searching the database based on the request provided by the caller.
20. The system of claim 15, wherein the audio controller converts the address information into an audio response and the call handler provides the audio response to the caller.
21. An automated system for providing information to a caller from a database through a telephone network, said system comprising in combination:
 - (a) means for providing interactive communication with the caller via the telephone network, wherein said means interactively queries the caller to submit a request on a step-by-step basis;

- (b) means for receiving a plurality of character responses from the caller, wherein each response represents a single ASCII character;
 - (c) means for analyzing and converting the plurality of character responses from the caller into a database search request;
 - (d) searchable database means for storing information and coupled to the means for providing interactive communication with the user, wherein the information is selected from the group consisting of credit history information, book availability information, and address information; and
 - (e) a database search means for searching the searchable database means using the database search request.
22. A method of obtaining information from a database through a telephone system, wherein in the information is selected from the group consisting of credit history information, and book availability information, the method comprising the steps of:
- (a) interactively querying a caller to submit a request for the information on a step-by-step basis;
 - (b) receiving a plurality of character responses from the caller to form a request, wherein each response represents a single ASCII character;
 - (c) analyzing and converting the plurality of character responses from the caller to form a database search request;

- (d) searching in a database means for the requested information; and
 - (e) providing the requested information to the caller.
23. The method of claim 22, wherein the step of receiving includes the step of receiving a plurality of two-character responses wherein each two-character response represents a single ASCII character.